

Claims

1. A method for effecting a secure electronic transaction on a terminal using a portable data carrier, whereby a user authenticates himself vis-à-vis the portable data carrier, the portable data carrier confirms the proof of authentication to the terminal, and the portable data carrier then performs a security-establishing operation within the electronic transaction, characterized in that the portable data carrier (20) creates quality information about how the authentication of the user (30) was done and said quality information is attached to the result of the security-establishing operation.
2. A method according to claim 1, characterized in that the security-establishing operation performed by the portable data carrier (20) consists in creating a digital signature.
3. A method according to claim 1, characterized in that the authentication of the user (30) is performed by presentation of a biometric feature.
4. A method according to claim 3, characterized in that the authentication of the user (30) is performed by presentation of a physiological or behavior-based feature characteristic of a user (30).
5. A method according to claim 1, characterized in that the authentication of the user (30) is performed by proof of knowledge of a secret.
6. A method according to claim 1, characterized in that at least two different authentication methods of different quality are offered for authentication of the user (30).
7. A method according to claim 6, characterized in that the particular authentication methods not used are disabled.
8. A method according to claim 6, characterized in that no quality information is produced for an authentication method.

9. A method according to claim 1, characterized in that a user (30) is asked to select an authentication method.
10. A portable data carrier for performing a security-establishing operation within a secure electronic transaction, whereby a user authenticates himself vis-à-vis the portable data carrier and the portable data carrier confirms the authentication to a terminal, characterized in that it is set up to create quality information stating how the authentication of the user (30) was performed.
11. A data carrier according to claim 10, characterized in that the portable data carrier (20) is set up to create a digital signature.
12. A data carrier according to claim 10, characterized in that it supports at least two qualitatively different authentication methods.
13. A terminal for use in connection with a portable data carrier according to claim 9, characterized in that it has means (16, 18) for causing a user (30) to select one of at least two possible authentication methods.
14. A system for effecting a secure electronic transaction within which the quality of authentication of a user vis-à-vis the system is ascertained, comprising a portable data carrier according to claim 10 and a terminal according to claim 13.